

**NEW JERSEY
TRAVEL TRAILER RATES AND UNDERWRITING**

I. ELIGIBILITY

1. The travel trailer must be owned by a private individual and used by the owner for recreational use.
2. Homemade, custom-built or substantially modified travel trailers are not eligible.
3. All applications must be submitted within five (5) days of the requested effective date for coverage.
4. All licensed operators in the household and all licensed operators that may not be members of the household must be listed on the application.

II. SUBMIT—DO NOT BIND

1. If the travel trailer is thirty (30) feet or longer the applicant must have at least two (2) years of claim free travel trailer experience with a unit at least twenty-five (25) feet long. Copies of the previous declaration page must be submitted with the application.

III. DO NOT SUBMIT—UNACCEPTABLE RISK

1. Travel trailers that are self-propelled.
2. Travel trailers that are rented to others.
3. Vehicles carrying truck mounted camper bodies.
4. Travel trailers used as a permanent year-round residence.
5. Travel trailer that is titled or licensed in a business or trade name and/or used for any business and/or commercial purpose.
6. If any operator has more than one (1) at-fault accident or any major violations (DUI/DWI, leaving the scene of an accident, suspension or revocation of license, reckless/careless driving, or any other major violations) or more than three (3) minor moving violations.
7. The following models are ineligible: Airstream, Avion or truck mounted camper body.

COLLISION AND OTHER THAN COLLISION RATES	
Collision Deductible—\$100	
Other than Collision Deductible—None	
Rating Base	Premium
0—1,500	30
1,501—2,000	39
2,001—2,500	51
2,501—3,000	62
3,001—3,500	73
3,501—4,000	84
4,001—4,500	96
4,501—5,000	107
5,001—5,500	118
5,501—6,000	129
6,001—6,500	141
6,501—7,000	152
7,001—7,500	163
7,501—8,000	174
8,001—8,500	186
8,501—9,000	197
9,001—9,500	208
9,501—10,000	219
10,001—11,000	236
11,001—12,000	259
12,001—13,000	281
13,001—14,000	304
14,001—15,000	326
15,001—16,000	349
16,001—17,000	371
17,001—18,000	394
18,001—19,000	416
19,001—20,000	439
Rate for values in excess of \$20,000 \$2.25 per \$100	

OTHER THAN COLLISION RATES ONLY	
Deductible—\$100	
Rating Base	Premium
0—2,000	30
2,001—2,500	31
2,501—3,000	39
3,001—3,500	46
3,501—4,000	53
4,001—4,500	60
4,501—5,000	67
5,001—5,500	74
5,501—6,000	81
6,001—6,500	88
6,501—7,000	95
7,001—7,500	102
7,501—8,000	109
8,001—8,500	116
8,501—9,000	123
9,001—9,500	130
9,501—10,000	137
10,001—11,000	147
11,001—12,000	161
12,001—13,000	175
13,001—14,000	189
14,001—15,000	203
15,001—16,000	217
16,001—17,000	231
17,001—18,000	245
18,001—19,000	259
19,001—20,000	273
Rate for values in excess of \$20,000 \$1.40 per \$100	

MINIMUM EARNED PREMIUM—\$30.00